Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received

No. 30
Week Ending July 25, 1998
Testimony And Statements

Regulation of over-the-counter derivatives -- statement by Chairman Greenspan before the House Committee on Banking and Financial Services, July 24, 1998.
- Published, July 24, 1998

Bank Holding Companies

Banc One Corporation, Columbus, Ohio, and First Chicago NBD Corporation, Chicago, Illinois -- public meeting to be held on August 13, 1998, at 9:00 a.m. CDT, at the Federal Reserve Bank of Chicago, 230 LaSalle Street, Chicago, Illinois.
- Announced, July 22, 1998

Board Operations

Joint Year 2000 Council -- appointment of Governor Ferguson as Chairman of the council.
- Announced, July 21, 1998

Securities Regulation

Over-the-counter stocks -- revised list of OTC stocks subject to margin requirements and a list of foreign margin stocks.
- Published, July 24, 1998
H.2  Actions under delegated authority


<table>
<thead>
<tr>
<th>Action</th>
<th>Location</th>
<th>Branch Name</th>
<th>Address</th>
<th>Approval Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Approved, July 23, 1998</td>
<td>Atlanta</td>
<td>Admiralty Bank, Palm Beach Gardens, Florida</td>
<td>1401 North Federal Highway, Boca Raton, Florida</td>
<td></td>
</tr>
<tr>
<td>Approved, July 24, 1998</td>
<td>Richmond</td>
<td>County Bank of Chesterfield, Midlothian, Virginia</td>
<td>906 Branchway Road, Richmond, Virginia</td>
<td></td>
</tr>
<tr>
<td>Approved, July 20, 1998</td>
<td>Philadelphia</td>
<td>East Penn Bank, Emmaus, Pennsylvania</td>
<td>951 State Street, Merztown, Longswamp Township, Pennsylvania</td>
<td></td>
</tr>
<tr>
<td>Approved, July 22, 1998</td>
<td>Chicago</td>
<td>F&amp;M Bank-Central, Stevens Point, Wisconsin</td>
<td>1600 Academy Drive</td>
<td></td>
</tr>
</tbody>
</table>
Bank Branches, Domestic

Chicago

F&M Bank-Central, Wausau, Wisconsin -- to establish a branch at 2710 Schofield Avenue.
- Approved, July 22, 1998

Chicago

First Bank of Berne, Berne, Indiana -- to establish a branch at 404 N. Main Street, Bluffton, Indiana.
- Approved, July 24, 1998

Atlanta

First Newton Bank, Covington, Georgia -- to establish a branch at 285 Jonesboro Road, McDonough, Georgia.
- Approved, July 24, 1998

Kansas City

First State Bank of Taos, Taos, New Mexico -- to establish a branch at the corner of Golf Course Road, NW, and Paseo Del Norte, NW, Albuquerque, New Mexico.
- Approved, July 23, 1998

Chicago

Irwin Union Bank and Trust Company, Columbus, Indiana -- to establish branches at 1175 College Mall Road, Bloomington, Indiana, and 528 College Avenue.
- Approved, July 22, 1998

Cleveland

State Bank and Trust Company, Defiance, Ohio -- to establish a branch at 1991 Crocker Road, Westlake, Ohio.
- Approved, July 22, 1998

San Francisco

Tehama Bank, Red Bluff, California -- to establish a branch at 2775 Bechelli Lane, Redding, California.
- Approved, July 24, 1998
Bank Holding Companies

Chicago

- Approved, July 23, 1998

Cleveland

Central Bancshares, Inc., Lexington, Kentucky -- to acquire Pioneer Financial Corporation.
- Approved, July 13, 1998 (AC)

Minneapolis

Community Bank Minnesota Employee Stock Ownership Plan, Owatonna, Minnesota -- to increase its ownership interest in Owatonna Bancshares, Inc., Owatonna, Minnesota.
- Approved, July 24, 1998

Chicago

- Approved, July 24, 1998

New York

Deutsche Bank AG, Frankfurt Am Main, Federal Republic of Germany -- to acquire through German American Capital Corporation, New York, New York, an interest in Bouclier Vert Limite, L.L.C., Woodbury, New Jersey, d/b/a Green Shield Limited, L.L.C., and to engage in residential mortgage lending activities in the United States.
- Approved, July 24, 1998

Chicago

- Approved, July 22, 1998
Bank Holding Companies

Secretary

First National of Nebraska, Inc., Omaha, Nebraska -- to acquire Insync Investments, Ltd., and engage in data processing activities.
- Permitted, July 23, 1998

Richmond

- Approved, July 22, 1998

Dallas

Independent Bancshares, Inc., Abilene, Texas -- to acquire Azle Bancorp, Azle, Texas; Azle Holdings, Inc.; and Azle State Bank.
- Approved, July 22, 1998

San Francisco

- Approved, July 24, 1998

Dallas

Lone Star National Bancshares, Inc., Pharr, Texas -- to engage de novo in securities brokerage activities, riskless principal transactions, private placement activities, and underwriting and dealing in government obligations and money market instruments.
- Permitted, July 24, 1998

Secretary

Mercantile Bancorporation, Inc., St. Louis, Missouri, and Ameribanc, Inc. -- to acquire and merge with Financial Services Corporation of the Midwest, Rock Island, Illinois, and to acquire Rock Island Bank, N.A., Bettendorf, Iowa.
- Approved, July 16, 1998 (AC)

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- to acquire, through merger, Trigg Bancorp, Inc., Cadiz, Kentucky, and Trigg County Farmers Bank.
- Approved, July 22, 1998
Bank Holding Companies

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- to acquire, through merger, Community First Financial, Inc., Maysville, Kentucky; Community First Bank, N.A.; and Community First Bank of Kentucky, Warsaw, Kentucky.
- Approved, July 22, 1998

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- to acquire, through merger, Hoosier Hills Financial Corporation, Osgood, Indiana, and The Ripley County Bank.
- Approved, July 22, 1998

Richmond

- Approved, July 17, 1998 (AC)

Richmond

One Valley Bancorp, Inc., Charleston, West Virginia -- to acquire Summit Bankshares, Inc., Raphine, Virginia.
- Approved, July 22, 1998

San Francisco

Pedcor Bancorp, Indianapolis, Indiana -- to engage in low-income housing development activities through Pedcor Funding Corporation.
- Permitted, July 20, 1998

Chicago

Premier Financial Corp., Dubuque, Iowa -- to acquire Premier Bank.
- Approved, July 23, 1998

Atlanta

Quantum Capital Corporation, Suwanee, Georgia -- request for waiver of commitment.
- Returned, July 21, 1998
Bank Holding Companies

Cleveland

- Approved, July 24, 1998

Atlanta

Synovus Financial Corporation, Columbus, Georgia, and TB&C Bancshares, Inc. --
to merge with Community Bank Capital Corporation, Alpharetta, Georgia, and to
acquire Bank of North Georgia.
- Approved, July 22, 1998

St. Louis

Union Planters Corporation, Memphis, Tennessee -- request for waiver of
notification to acquire TransFlorida Bank, Boca Raton, Florida.
- Granted, July 23, 1998

Boston

UST Corp., Boston, Massachusetts -- to acquire Affiliated Community Bancorp,
Inc., Waltham, Massachusetts.
- Approved, July 23, 1998

Bank Mergers

Kansas City

People First Bank, Hennessey, Oklahoma -- to merge with Home State Bank,
Hobart, Oklahoma, and to establish additional branches.
- Approved, July 23, 1998

Banks, State Member

Director, BS&R

Merrill Merchants Bank, Bangor, Maine -- transfer agent registration.
- Approved, July 20, 1998
Change In Bank Control

Kansas City

First State Bank, Anadarko, Oklahoma -- change in bank control.
- Permitted, July 20, 1998

Kansas City

Guaranty Bancshares, Inc., Oklahoma City, Oklahoma -- change in bank control.
- Permitted, July 23, 1998

Chicago

PSB Corporation, Wellsburg, Iowa -- change in bank control.
- Permitted, July 21, 1998

Competitive Factors Reports

Secretary

Banco Bilbao Vizcaya S.A., Bilbao, Spain -- report on competitive factors of the
proposed acquisition of certain assets and assumption of certain liabilities of the San
Juan, Puerto Rico, branch of Chase Manhattan Bank, New York, New York.
- Submitted, July 23, 1998

Chicago

Blackhawk State Bank, Beloit, Wisconsin -- report on competitive factors of the
proposed merger with First Federal Savings Bank, Belvidere, Illinois.
- Submitted, July 23, 1998

Minneapolis

Eagle Valley Bank, National Association, St. Croix Falls, Wisconsin -- report on
competitive factors of the proposed merger with Eagle Valley Bank, Dennison,
Minnesota.
- Submitted, July 24, 1998

Cleveland

Enterprise Bank, Solon, Ohio -- report on competitive factors of the proposed
- Submitted, July 24, 1998
H.2 Actions under delegated authority


Competitive Factors Reports

Dallas

First Bank, Dallas, Texas -- report on competitive factors of the proposed merger with CBG Acquisition Corp.
- Submitted, July 23, 1998

St. Louis

- Submitted, July 23, 1998

Kansas City

Local Federal Bank, FSB, Oklahoma City, Oklahoma -- report on competitive factors of the proposed merger with Citizens Bank, Lawton, Oklahoma.
- Submitted, July 22, 1998

St. Louis

National City Bancshares, Inc., Evansville, Indiana -- report on competitive factors of the proposed establishment and merger of NCBE Interim Bank, FSB, Princeton, Kentucky, into Federal Bank, FSB.
- Submitted, July 20, 1998

Dallas

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed acquisition of a branch from First Bank Katy, N.A., Katy, Texas.
- Submitted, July 23, 1998

Dallas

Norwest Bank Texas, N.A., San Antonio, Texas -- report on competitive factors of the proposed merger with Founders Trust Company, Dallas, Texas, and Norwest Trust Texas, Odessa, N.A., Odessa, Texas.
- Submitted, July 23, 1998

Richmond

One Valley Bank, Inc., Morgantown, West Virginia -- report on competitive factors of the proposed merger with One Valley Bank of Clarksburg, National Association, Clarksburg, West Virginia.
- Submitted, July 20, 1998
Competitive Factors Reports

San Francisco

Palomar Savings and Loan Association, Escondido, California -- report on competitive factors of the proposed merger with CWB Merger Corp., Goleta, California.
- Submitted, July 20, 1998

St. Louis

Pulaski Bank, St. Louis, Missouri -- report on competitive factors of the proposed merger with Pulaski Interim "A" Bank and Pulaski Interim "B" Bank.
- Submitted, July 23, 1998

San Francisco

Santa Monica Bank, Santa Monica, California -- report on competitive factors of the proposed merger with Bank of Los Angeles, West Hollywood, California.
- Submitted, July 20, 1998

Secretary

SunTrust Bank, Tallahassee, National Association, Tallahassee, Florida -- report on competitive factors of the proposed merger with Citizens Bank of Marianna, Marianna, Florida, and Gadsden State Bank, Chattahoochee, Florida.
- Submitted, July 24, 1998

Kansas City

- Submitted, July 22, 1998

Kansas City

- Submitted, July 23, 1998

Kansas City

- Submitted, July 23, 1998
Extensions Of Time

Chicago
- Granted, July 22, 1998

Membership

Dallas
Legacy Bank of Texas, Plano, Texas -- to become a member of the Federal Reserve System.
- Approved, July 23, 1998

Chicago
Premier Bank, Dubuque, Iowa -- to become a member of the Federal Reserve System.
- Approved, July 23, 1998

San Francisco
Regency Bank, Fresno, California -- to become a member of the Federal Reserve System.
- Approved, July 22, 1998
District 1
Federal Reserve Bank of Boston
Applications and notifications filed during the week ending Saturday, July 25, 1998

Section I – Applications subject to newspaper notice only

<table>
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<tr>
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Section II – Applications subject to both newspaper and Federal Register notice

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Section III – Applications subject to Federal Register notice only

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Section IV – Applications not subject to Federal Register or newspaper notice

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<tbody>
<tr>
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</table>
Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- **O** = Outstanding
- **S** = Satisfactory
- **NI** = Needs to improve
- **SN** = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
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<tbody>
<tr>
<td>None</td>
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Section VI – CRA examinations scheduled for

<table>
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<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>The Chase Manhattan Bank, New York, New York, to establish a branch office at 2824-26 Broadway, New York.*</td>
<td>08/05/98</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>CNY Financial Corporation, Cortland, New York, to become a bank holding company by acquiring 100 percent of the shares of common stock of Cortland Savings Bank, Cortland, New York, a New York stock savings bank and the proposed successor to Cortland Savings Bank, a New York mutual savings bank.</td>
<td>07/27/98*</td>
</tr>
<tr>
<td>CIBC</td>
<td>Mr. Peter D. Baichi and Mrs. Patricia A. Baichi to acquire additional outstanding common stock of Solvay Bank Corp., Inc., Solvay, New York, thereby increasing the shares held from 9.79 percent to more than 10 percent, but less than 25 percent, of the outstanding common stock.</td>
<td>N/Avail</td>
</tr>
</tbody>
</table>

* Fed Reg - Federal Register Comment Period Ending Date

### Section III – Applications subject to Federal Register notice only

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<tr>
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Section IV – Applications not subject to Federal Register or newspaper notice

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Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
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</tr>
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<tbody>
<tr>
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Applications and notifications filed during the week ending Saturday, July 25, 1998

### Section I – Applications subject to newspaper notice only

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<tr>
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### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
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Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

O = Outstanding  
S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<th>Institution/Location</th>
<th>Examination date</th>
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<th>SmBk</th>
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Section VI – CRA examinations scheduled for Quarter of

<table>
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<tr>
<th>Institution</th>
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## District 4

**Federal Reserve Bank of Cleveland**

Applications and notifications filed during the week ending Saturday, July 25, 1998

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<table>
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<tr>
<th>Type</th>
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</thead>
<tbody>
<tr>
<td>18(c)</td>
<td>Received application from Fifth Third Bank of Southern Ohio, Hillsboro, H on July 16, 1998, to acquire four offices of Bank One, N.A., Columbus, OH located in Lucasville, Portsmouth, and Wheelersburg, OH and incident thereto establish branches.</td>
<td>8/20/1998</td>
</tr>
<tr>
<td>18(c)</td>
<td>Received application from Killbuck Savings Bank, Killbuck, OH on July 20, 1998, to acquire Commercial and Savings Bank Company, Danville, OH and incident thereto establish a branch.</td>
<td>Not Yet Known</td>
</tr>
<tr>
<td>Branch</td>
<td>Received application from Somerset Trust Company, Somerset, PA on July 21, 1998, to establish a branch at 4185 Glades Pike, Somerset, PA</td>
<td>8/17/1998</td>
</tr>
</tbody>
</table>

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
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### Section III – Applications subject to Federal Register notice only

<table>
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<tr>
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### District 5

**Federal Reserve Bank of Richmond**

Applications and notifications filed during the week ending Saturday, July 25, 1998

#### Section I – Applications subject to newspaper notice only

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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>Alliance Bank Corporation, Fairfax, Virginia, in organization, for membership in the Federal Reserve System.*</td>
<td>8/13/1998</td>
</tr>
</tbody>
</table>

*Subject to the provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
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<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>LrgBk</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
### District 6

**Federal Reserve Bank of Atlanta**

Applications and notifications filed during the week ending Saturday, July 25, 1998

#### Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Republic Security Bank, West Palm Beach, Florida, to establish a branch located at 2929 East Commercial Boulevard, Fort Lauderdale, Florida.</td>
<td>08/14/1998*</td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act.

#### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(5)</td>
<td>Alabama National BanCorporation, Birmingham, Alabama, to merge with Community Financial Corporation, Mableton, Georgia, and thereby acquire Georgia State Bank, Mableton, Georgia.</td>
<td>N/Avail*</td>
</tr>
</tbody>
</table>

*Subject to provisions of the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

O = Outstanding
S = Satisfactory
NI = Needs to improve
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Post Office Box 38</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Dadeville, Alabama</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>36853</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 7
Federal Reserve Bank of Chicago
Applications and notifications filed during the week ending Saturday, July 25, 1998

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Libertyville Bank &amp; Trust Company</td>
<td>Newspaper – 8/20/1998</td>
</tr>
<tr>
<td></td>
<td>Libertyville, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1167 S. Milwaukee</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Libertyville, Illinois</td>
<td></td>
</tr>
</tbody>
</table>

Newspaper - Newspaper Comment Period Ending Date

Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Pilot Grove, Iowa</td>
<td>Newspaper – 7/10/1998</td>
</tr>
<tr>
<td></td>
<td>Pilot Bancorp, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pilot Grove, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pilot Grove Savings Bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pilot Grove, Iowa</td>
<td></td>
</tr>
<tr>
<td>3(a)(3)</td>
<td>First Belmond Bancorporation*</td>
<td>Fed Reg – N/Avail</td>
</tr>
<tr>
<td></td>
<td>Belmond, Iowa</td>
<td>Newspaper – 8/20/1998</td>
</tr>
<tr>
<td></td>
<td>Community Bank of Oelwein ( in organization)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Oelwein, Iowa</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Columbus, Ohio</td>
<td>Newspaper – 7/3/1998</td>
</tr>
<tr>
<td></td>
<td>First Chicago NBD Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Columbus, Ohio</td>
<td>Newspaper – 7/3/1998</td>
</tr>
<tr>
<td></td>
<td>First Chicago NBD Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Banc One Corporation</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Columbus, Ohio</td>
<td></td>
</tr>
</tbody>
</table>
### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Home Bancorp of Elgin, Inc.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elgin, Illinois</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Home Federal Savings and Loan Association of Elgin</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Elgin, Illinois</td>
<td></td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

**Fed Reg** - Federal Register Comment Period Ending Date

**Newspaper** - Newspaper Comment Period Ending Date

**N/Avail** - Not Available (Not yet available; Not available at this time)

### Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Columbus, Ohio</td>
<td></td>
</tr>
<tr>
<td></td>
<td>First Chicago NBD Corporation and their 21 nonbanking subsidiaries</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago, Illinois</td>
<td></td>
</tr>
</tbody>
</table>

**Fed Reg** - Federal Register Comment Period Ending Date

### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

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The following state member banks have been examined and their CRA public evaluations are now available.

<table>
<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td>736943</td>
<td>M &amp; I Bank Northeast 310 W. Walnut Street P.O. Box 2427 Green Bay, Wisconsin 54303</td>
<td>12/30/1997</td>
<td>7/20/1998</td>
<td>S</td>
<td>X</td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 8
Federal Reserve Bank of St. Louis
Applications and notifications filed during the week ending Saturday, July 25, 1998

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>18(c)</td>
<td>Notice by Lindell Bank &amp; Trust Company, St. Louis, Missouri, to merge with Duchesne Bank, St. Peters, Missouri.</td>
<td>8/17/1998</td>
</tr>
</tbody>
</table>

Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

* Subject to the provisions of the Community Reinvestment Act

Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

* Subject to the provisions of the Community Reinvestment Act
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Not applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>SMBOTH</td>
<td>Notice by First Illinois Bank, East St. Louis, Illinois, to make a dividend payment.</td>
<td>Not applicable</td>
</tr>
<tr>
<td>SMBOTH</td>
<td>Notice by Lindell Bank, St. Louis, Missouri, to make a dividend payment.</td>
<td>Not applicable</td>
</tr>
</tbody>
</table>

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Stuttgart, Arkansas</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section VI – CRA examinations scheduled for

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
<th>Quarter of</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## District 9

**Federal Reserve Bank of Minneapolis**

Applications and notifications filed during the week ending Saturday, July 25, 1998

### Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</tr>
</tbody>
</table>

### Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

### Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
Section V – Availability of CRA public evaluations

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<thead>
<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
# District 10

**Federal Reserve Bank of Kansas City**  
Applications and notifications filed during the week ending Saturday, July 25, 1998

## Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Heritage Bank, Lafayette, Colorado, for prior approval to establish a branch at 1715 Wazee Street, Denver, Colorado.</td>
<td>Newspaper – N/Avail</td>
</tr>
<tr>
<td>Branch</td>
<td>First State Bank Taos, Taos, New Mexico, for prior approval to establish a branch in the Petroglyph Plaza Shopping Center, at the corner of Golf Course Road and Paseo Del Norte, Albuquerque, New Mexico.</td>
<td>Newspaper – 07/17/1998</td>
</tr>
</tbody>
</table>

## Section II – Applications subject to both newspaper and Federal Register notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

## Section III – Applications subject to Federal Register notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

## Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>S/R</td>
<td>Grandview Bankshares, Tahlequah, Oklahoma, for prior approval to redeem 412.5 shares of its own voting common stock.</td>
</tr>
</tbody>
</table>
Section IV – Applications not subject to Federal Register or newspaper notice

Type | Application
--- | ---
Member | Waverly Bank, Waverly, Missouri, for membership in the Federal Reserve System.

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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<tr>
<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
<th>CRA rating</th>
<th>Exam type</th>
</tr>
</thead>
</table>

Section VI – CRA examinations scheduled for Quarter of

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>
District 11
Federal Reserve Bank of Dallas
Applications and notifications filed during the week ending Saturday, July 25, 1998

**Section I – Applications subject to newspaper notice only**

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch</td>
<td>Legacy Bank of Texas, Plano, TX, to establish a branch at 4100 Legacy Drive, Plano, TX 75024*</td>
<td>Newspaper – 08/05/1998</td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act

**Section II – Applications subject to both newspaper and Federal Register notice**

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
</table>

* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Subject to the provisions of the Community Reinvestment Act
Section IV – Applications not subject to Federal Register or newspaper notice

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>3(a)(1)</td>
<td>Texas National Bancorporation, Jacksonville, TX, to acquire Texas National Bank of Jacksonville, Jacksonville, TX</td>
</tr>
</tbody>
</table>

Section V – Availability of CRA public evaluations

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</tr>
</thead>
</table>
| None        | None

Section VI – CRA examinations scheduled for

<table>
<thead>
<tr>
<th>Institution</th>
<th>Location</th>
</tr>
</thead>
</table>
| None        | None

Section I – Applications subject to newspaper notice only

<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
<th>Ending date of comment period</th>
</tr>
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<tbody>
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<thead>
<tr>
<th>Type</th>
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* Subject to the provisions of the Community Reinvestment Act

Fed Reg - Federal Register Comment Period Ending Date
Newspaper - Newspaper Comment Period Ending Date

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<thead>
<tr>
<th>Type</th>
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</tbody>
</table>
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<table>
<thead>
<tr>
<th>Type</th>
<th>Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>4(c)(8)</td>
<td>Twelve-day prior notice from Greater Bany Bancorp, Palo Alto, California, to engage in lending and factoring activities through the acquisition of Pacific Business Funding Corporation, Cupertino, California.</td>
</tr>
<tr>
<td>COM</td>
<td>American Pacific Bank, Portland, Oregon, requests a relief of commitments made in connection with the approval of the Change in Bank Control Notice by Fai Chan, Causway Bay, Hong Kong, to acquire up to 51.41 percent American Pacific Bank.</td>
</tr>
</tbody>
</table>

Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution’s record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution’s application for deposit facilities.

A copy of an institution’s CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution’s performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

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<th>RSSD number</th>
<th>Institution/Location</th>
<th>Examination date</th>
<th>CRA public date</th>
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Section VI – CRA examinations scheduled for Quarter of

<table>
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